Manitoba Agriculture

FINANCIAL ASSISTANCE AVAILABLE FOR MANITOBA FARMERS

Information Update

DATE: February, 1992

Government assistance programs for the agricultural producer are numerous and constantly changing. These programs take various forms. This update lists financial assistance programs currently available to the agricultural producers of this province. Each financial assistance program is briefly described, outlining eligibility criteria and where to apply.

This publication will be useful to farmers who wish to become aware of the assistance opportunities available or who wish to determine their eligibility for programs offered. Every effort has been made to ensure accuracy as of February, 1992. Because of continual changes that are taking place with respect to these programs, the details are subject to change at any time. Further details and current information should be obtained from the agencies accepting applications.

This publication is normally revised and updated annually.

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FOR FURTHER INFORMATION SEE YOUR LOCAL MANITOBA AGRICULTURE OFFICE.

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FINANCIAL ASSISTANCE PROGRAMS AVAILABLE TO MANITOBA FARMERS

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Program	Type Of Assistance	Conditions	Contact
I. Agricultural Credit Programs			
A. Provincial			
1. Direct Long Term Loans - for land, permanent improvements and debt consolidation.	Maximum of $200,000 for long term loan or intermediate term loans or a combination thereof. Maximum of $200,000 for up to 30 years up to 80% of land value. Normally, loans are structured with terms that coincide with the life of the assets taken as security. Interest rate is set at 0.75% over monthly cost of financing to the Province.	A Canadian citizen or landed immigrant residing in Manitoba or will be after the loan, 18 years of age or over, principally occupied in farming or will be after the loan, with a net worth of up to $250,000.	Field Representative Manitoba Agricultural Credit Corporation Unit 100-1525 First St. Brandon, Manitoba R7A 7A1 (204) 726-6850 (or 16 Field Offices)
2. Direct Intermediate Term Loans - for land, machinery, livestock and permanent improvements and debt consolidation.	Maximum of $200,000 for long term loan or intermediate term loans or a combination thereof. Up to 80% of value of land and 80% of livestock and 65% of machinery. Repayment period is up to 10 years. Interest is set at 0.75% over the monthly cost of financing to the Province.	A Canadian citizen or landed immigrant residing in Manitoba or will be after the loan, 18 years of age or over, principally occupied in farming or will be after the loan, with a net worth of up to $250,000.	Field Representative Manitoba Agricultural Credit Corporation Unit 100-1525 First St. Brandon, Manitoba R7A 7A1 (204) 726-6850 (or 16 Field Offices)
3. Young Farmers Interest Rebate - to expand or reorganize farming activities.	Maximum 4% rebate applies to first $100,000 loaned for first 5 years of loan. Rebate is reduced or eliminated by late payments.	For farmers between 18 and 39 years of age inclusive, who obtain a Direct Long term Loan or a specific Comprehensive Guaranteed Long Term Loan with terms of five years or more. Cooperatives, corporations and partnerships are eligible for one rebate where at least one partner or shareholder would be eligible if he/she applied as an individual for an MACC Loan.	Field Representative Manitoba Agricultural Credit Corporation Unit 100-1525 First St. Brandon, Manitoba R7A 7A1 (204) 726-6850 (or 16 Field Offices)
4. Direct Corporate, Cooperative and Partnership Loans - to establish and develop multiple owner farm enterprises for all conventional farming operations, feedlots and vegetable storage facilities.	Maximum of 70% of appraised value of securities. Interest is set at 0.75% over the monthly cost of financing to the Province. Producer Boards established under Part II of the National Products Marketing Act are eligible for Performance Bonds.	Cooperatives, corporations, partnerships and Producer Boards are eligible.	Field Representative Manitoba Agricultural Credit Corporation Unit 100-1525 First St. Brandon, Manitoba R7A 7A1 (204) 726-6850 (or 16 Field Offices)

Program	Type Of Assistance	Conditions	Contact
5. Stocker Program - to retain stocker calves in Manitoba.	Farmers agree to feed steer stocker calves purchased by MACC. Calves may be sold up to 14 months after purchase. Stocker agreements may not exceed 300 head or $60,000 per farmer. Interest rate is the same as that set for intermediate term loans.	Manitoba residents 18 years of age or over who have feed and facilities to raise calves. Principally occupied in farming or will be after the loan, with a net worth of up to $250,000.	Field Representative Manitoba Agricultural Credit Corporation Unit 100-1525 First St. Brandon, Manitoba R7A 7A1 (204) 726-6850 (or 16 Field Offices)
6. Guaranteed Operating Loan - to guarantee new lines of credit made to farmers by lending institutions for operating expenses.	The loan guarantee cannot exceed $150,000 - 1 or 2 operators, $200,000 - 3 or more operators. Loans to corporations based on number of shareholders; eg. 2 shareholders = $150,000. Repayable annually or at the completion of a production cycle. Interest rate may not exceed prime plus 1%. MACC guarantees 12.5% of aggregate total guaranteed to each lending institution. Expiry date is December 31, 1994.	A Canadian citizen or landed immigrant residing in Manitoba, 18 years of age or over and principally occupied in farming. Equity in the farming operation of not less than 20% at the time of loan approval.	Field Representative Manitoba Agricultural Credit Corporation Unit 100-1525 First St. Brandon, Manitoba R7A 7A1 (204) 726-6850 (or 16 field offices)
7. Comprehensive Refinancing Program for Farmers - provides comprehensive refinancing for farmers including younger producers and those in financial distress.	MACC will provide debt consolidation loans to farmers of up to $200,000. The interest rate on the loan will be 9 3/4% for five years. The interest rate on the loan after the five-year period will be regular MACC rate at the time the loan was made.	To qualify, an individual must: 1) Be a resident of Manitoba. 2) Be a full-time farmer, with net worth under $250,000. 3) Have demonstrated management ability. 4) Be in financial difficulty and require the loan in order to sustain the farm operation. 5) Develop a plan for recovery, which enables the farm operation to service the refinanced loan. 6) Loan disbursement conditional on applicant being able to obtain an adequate operating line of credit. The program is also available to partnerships and small farm corporations that are in financial difficulty.	MACC Field Representative or Manitoba Agriculture Farm Management Specialist in the area.

Program	Type Of Assistance	Conditions	Contact
8. Part-Time Farmer Loan Program - to provide loan assistance to part-time farmers who intend to become full-time farmers.	Provides long-term and intermediate term loans. Maximum of $200,000 for up to 30 years (on long term loans), up to 80% on land and livestock and 65% on machinery. Interest rate is set at 0.75% over monthly cost of financing to the Province. Loans will not be eligible for the Young Farmer Rebate until they become a full-time farmer.	Must be 18 years of age or over and a Canadian citizen or landed immigrant residing in Manitoba for at least 3 years. Net worth cannot exceed $250,000 at the time of application. Off-farm income must be less than $50,000 for the applicant or applicant and spouse combined. The applicant must demonstrate competence and submit a farm plan showing an intention to become a full-time farmers within 10 years. Minimum projected annual gross farm income for the first full production cycle must be $10,000 or 20% of principal amount of loan, whichever is greater.	Field Representative Manitoba Agricultural Credit Corporation Unit 100-1525 First St. Brandon, Manitoba R7A 7A1 (204) 726-6850 (or 16 Field Offices)
9. Feeder Associations Loan Guarantee Program - Guaranteed loans to Feeder Associations (Associations incorporated as a Cooperative with a minimum of 15 members) to purchase feeder cattle which are fed on member farms or in a custom feedlot on behalf of members. The association retains legal ownership of all cattle purchased which must be identified with the Association brand.	Guarantee MACC guarantees to the lender the least of: a) 25% of all loans outstanding under the guaranteed loan; b) 25% of the maximum that the association may borrow under the program; c) 25% of the maximum loan limit of $3,000,000 (750,000). Guaranteed Loan Limits Per Member: a) $50,000 for members who have never before grown or finished livestock b) $75,000 for members belonging to an association for one to three years and who have successful experience of one Feeder Agreement with the Association and/or have a proven feeding record for two years of at least one hundred head per year c) $100,000 for members who have successful experience of at least two Feeder Agreements with an Association and/or have proven feeding records for three or more years of at least 100 head per year. Terms of Loans: Maximum of 12 months. Extension of 3 months under special circumstances.	Residents of Manitoba - 18 years or older. 2/3 of members must be feeders. Security: Members are required to place in the Association Assurance Fund, five per cent of the value of the cattle on feed.	Field Representative Manitoba Agricultural Credit Corporation Unit 100-1525 First St. Brandon, Manitoba R7A 7A1 (204) 726-6850 (or 16 Field Offices)

Program	Type Of Assistance	Conditions	Contact
10. Farmstart - to provide guarantees to privately financed mortgages and facilitate the transfer of farms from one generation to the next. - to provide beginning farmers with a low cost mortgage and retiring farmers with a secure income and continued investment in agriculture.	Plan A MACC guarantees to vendor the full amount of the loan for full term up to 20 years. Plan B MACC guarantees to vendor the full amount of the loan for 10 years. At the end of the 10th year, MACC pays out vendor and assumes the mortgage. The guaranteed loan is converted to a MACC direct loan for the remaining amortized period. Interest rate is at MACC's regular rate at time of conversion. Maximum size of loan guarantee is $200,000. Vendor interest rate must be fixed at least 30% lower than MACC interest rate for similar terms. MACC administration fee is 1/2% of outstanding principal.	Vendor must have personally operated the farm unit being sold. Loan must not exceed 80% of appraised security value.	Field Representative Manitoba Agricultural Credit Corporation Unit 100-1525 First St. Brandon, Manitoba R7A 7A1 (204) 726-6850
11. The Family Farm Protection Act Special Fund - to aid farmers with demonstrated production and financial management skills who are in financial difficulty. - to facilitate the establishment of financial agreements between farmers and their creditors.	Up to $50,000 over a 5-year period is available under 4 programs. The funds are provided for several purposes: 1) Guarantee of loan payments; 2) Land lease-back, rental shortfall guarantee; 3) Guarantee of security; and 4) Pre-settlement emergency assistance; operating funds during entry into one of the Board's guarantees.	The farmers must apply to the Manitoba Farm Mediation Board for mediation services. The farmer must need the Board's guarantee to obtain a mediated settlement. Must have a potentially viable operation within a reasonable time period. Must be approved by the Manitoba Farm Mediation Board or its designate(s).	Manitoba Farm Mediation Board 600 - 491 Portage Ave. Winnipeg, Manitoba R3B 2E4 (204) 945-0357 or 1-800-282-8069 (ask for Manitoba Farm Mediation Board)
B. Federal			
1. Farm Credit Act - to establish viable farm unit. Loan funds may be used to purchase land, breeding stock and equipment, make improvements and pay debts.	Maximum of $350,000 per qualifying applicant to a maximum of $600,000 for a group. Interest rate is based on the corporation cost of acquisition of funds.	Borrower must be of legal age, a Canadian citizen or permanent resident, having farming as their principal occupation, demonstrate repayment ability and have adequate security. There is a 3-month interest penalty for prepayment of the loan.	Farm Credit Corporation 400 - 5 Donald St. Winnipeg, Manitoba R3L 2T4 (204) 983-4039 (or any of 10 field offices)

Program	Type Of Assistance	Conditions	Contact
2. Farm Syndicate Credit Act - to provide the financial means for farmers to act cooperatively in overcoming the cost of individual ownership of machinery, buildings and equipment.	Maximum loan is 80% of the cost to a maximum of $15,000 per member or $100,000 whichever is the lesser. Repayment period of up to 15 years for buildings and permanently installed equipment, and 7 years for mobile machinery. Interest rate is comparable to 5-year term loans.	A group of 3 or more farmers to act cooperatively in overcoming the cost of individual ownership of machinery, buildings and equipment.	Farm Credit Corporation 400 - 5 Donald St. Winnipeg, Manitoba R3L 2T4 (204) 983-4039 (or any of 10 field offices)
3. Shared Risk Mortgage - offers flexibility and minimizes the risk associated with floating interest rates.	Maximum loan of $350,000 per qualifying applicant to a maximum of $600,000 for a group. Term of the loan is 6 years. Interest rates are adjusted annually to reflect market trends and FCC shares 1/2 of the increase or decrease. Borrowers are protected by a 2 1/2% interest rate increase ceiling. There is a choice of adjustable or fixed payment options. 1) Adjustable: payments adjusted to reflect change in interest rates. 2) Fixed: payments remain the same over the term and principal outstanding is adjusted to reflect changes in interest rate.	Borrow must be of legal age, a Canadian citizen or permanent resident, having farming as their principal occupation, demonstrate repayment ability and have adequate security. There is a 3-month interest penalty for prepayment of the loan at other than loan anniversary date.	Farm Credit Corporation 400 - 5 Donald St. Winnipeg, Manitoba R3L 2T4 (204) 983-4039 (or any of 10 field offices)
4. Farm Improvement and Marketing Cooperative Loans Act - to provide for farm improvements including the purchase of livestock, equipment, machinery and additional land, constructing buildings and fences, and for drainage, irrigation and for consolidation or refinancing of debts incurred for such purposes. - to provide farm marketing cooperatives with loan guarantees for purposes related to the processing, distributing or marketing of farm products.	Maximum loan is $250,000 for an individual farmer. Maximum loan is $3,000,000 for a farm products marketing cooperative (upon approval by the Minister). Loans may be used to finance up to 80% of the cost of the item purchased. Repayment period is 15 years for additional land purchases and 10 years for other purposes. The maximum interest rate varies with the prime rate of the lender plus 1%. There is an optional fixed rate for up to 5 years. Maximum rates would be fixed at the prevailing rate at time of loan as follows: 1 year - P + 1 1/4% 2 year - P + 1 1/2% 3 year - P + 1 3/4% 4 year - P + 2% 5 year - P + 2 1/4%	Available to any individual, partnership, corporation or cooperative association that is engaged in farming in Canada, as well as farm products marketing associations (which must be owned solely by farmers and have a minimum membership of 5). Loans must be secured and be made for the purpose as designated on the application. Borrower must provide 20% of the cost of a project from his own resources. A user fee of 0.5% of the loan value, payable to the federal government, must be collected by the lender.	Agriculture Canada Farm Improvement Loans Administration Sir John Carling Bldg. 930 Carling Avenue Ottawa, Ontario K1A 0C5 (613) 995-5880 or Chartered Banks and Other Designated Lenders

Program	Type Of Assistance	Conditions	Contact
II. Crops, Horticulture and Pasture			
1. Waterfowl Damage Fund - compensation for crop loss due to migratory birds which are protected by the International Bird Convention.	Assistance levels for 1992 are as follows: - compensation is payable to 80% of the amount of the loss - multiplied by the maximum unit value for the crop under the Crop Insurance Program - no maximum payout to any single producer - no minimum claim amount.	Crops must be inspected when standing, swather, sheafed or stooked, not threshed. Total damage must be more than $100.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, MB R1N 3K1 (204) 239-3246
2. Big Game Protection and Damage Compensation Fund - for crop loss or damage caused by deer, elk, moose or black bears.	Assistance levels for 1992 are as follows: - First claim: 75% of assessed crop value or damage to a maximum of $7,500 per single claim - Subsequent claims: will be compensated if adequate preventative measures have been adopted.	Available to farmers with damaged crops, feed in storage, storage bins, etc. Total damage must be over $100. Must first contact a Natural Resources officer to inspect damage. Crop insurance adjuster is then contracted to assess extent of damage.	Local Conservation Officer Natural Resources 54 District Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, MB R1N 3K1 (204) 239-3246
3. Community Pasture Program (Manitoba-Canada Agreement) - provide off-farm grazing.	Pasture services at cost.	Livestock producers.	P.F.R.A. Pasture Coordinator Agricultural Crown Lands Branch 1495 St. James Street Winnipeg, Manitoba R3H 0W9 (204) 945-6752 or local P.F.R.A. community pasture office.

Program	Type Of Assistance	Conditions	Contact
4. Advance Payment for Crops Act - to assist farmers producing storable crops (such as flax, canola, corn, potatoes, rutabagas, onions and honey) to improve timing of sales to their own advantage. - crops that need to be frozen or aseptically processed in order to be stored for an extended period are now eligible. These crops can be sliced, pureed or packaged as a whole or concentrated. No other ingredient may be added and no multiple products can result. The main crops here are cherries, blueberries, grapes and tomatoes.	Maximum advances of $250,000 for both the Advance Payments for Crops Act and Prairie Grain Advance Payment Act. Through the Cash Flow Enhancement Program (CFEP), interest is paid by Agriculture Canada on behalf of the producers for their first $50,000 cash advance. Cash advances in excess of $50,000 will carry interest at a rate established by the producer organization.	Applications can be completed immediately after harvest. The crop year normally beings in August and is designated as a 12-month period. Producers must grow their own crop, be financially solvent and associated with a producer group related to that crop. Credit checks are performed for farmers receiving advances over $25,000.	Those companies, agencies, associations, producer groups who have applied for funds through the Advance Payment for Crops Act. For flax, canola, sunflowers and corn apply to companies that handle these crops. For potatoes, rutabagas and onions, apply to the Keystone Vegetable Producers Association Inc. For honey, apply with the Manitoba Cooperative Honey Producers Ltd (if a member) or the Manitoba Honey Producers Marketing Board.
5. Prairie Grain Advance Payment Act - to provide cash to producers who could not deliver their wheat and barley because of congestion in country elevator facilities.	Maximum advances of $250,000 for both the Advance Payments for Crops Act and Prairie Grain Advance Payment Act. For the 1991-92 crop year, advances are interest-free on the first $50,000 issued per permit book under the Cash Flow Enhancement Program. Interest is assessed on amounts which exceed $50,000, at one per cent below prime. The interest free-portion of the advance is repaid first.	Grain must be delivered against the cash advance when quotas or contracts enable producers to deliver. Voluntary payments in cash or in the form of deductions from non-Board deliveries may be made without an additional interest charge.	Local elevator agent.
6. National Tripartite Price Stabilization Plan for Beans - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for beans.	The national support price is determined at the end of each year and is based on cash costs plus a guaranteed margin as indicated by the model. Payments are triggered when the national price falls below the support price. Under normal conditions, 1/3 of the total premium is paid by the producer, 1/3 by the provincial government and 1/3 by the federal government.	Individuals, partnerships, corporations and cooperatives are eligible provided that at least 50% of their beneficial ownership is held by Canadian citizens or permanent residents of Canada.	National Tripartite Stabilization Program 4 - 1910 Saskatchewan Ave. W. Portage la Prairie, MB R1N 0P1 (204) 239-3232

Program	Type Of Assistance	Conditions	Contact
7. National Tripartite Price Stabilization Program for Sugar Beets - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for sugar beets.	The national support price is determined at the end of each year and is based on cash costs plus a percentage of historic market prices adjusted for inflation. Payments are triggered when the national average price falls below the support price. Under normal conditions 1/3 of the total premium is paid by the producer, 1/3 by the provincial government and 1/3 by the federal government.	Individuals, partnerships, corporations and cooperatives are eligible provided that at least 50% of their beneficial ownership is held by Canadian citizens or permanent residents of Canada. Once in the plan, a producer is required to pay premiums on all sugar beets sold. Premiums are deducted by the Manitoba Sugar Co. from settlement cheques.	National Tripartite Stabilization Program 4 - 1910 Saskatchewan Ave. W. Portage la Prairie, MB R1N 0P1 (204) 239-3232
8. National Tripartite Stabilization Program for Onions - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for onions.	The national support price is determined at the end of each crop year and is based on a percentage of the 7-year average market price adjusted for inflation. Payments are triggered when the national price falls below the support price. Under normal conditions, 1/3 of the total premium is paid by the producer, 1/3 by the provincial government and 1/3 by the federal government.	Individuals, partnerships, corporations and cooperatives are eligible provided that at least 50% of their beneficial ownership is held by Canadian citizens or permanent residents of Canada.	National Tripartite Stabilization Program 4 - 1910 Saskatchewan Ave. W. Portage la Prairie, MB R1N 0P1 (204) 239-3232

Program	Type Of Assistance	Conditions	Contact
9. Canada-Manitoba Crop Insurance Program - the yield insurance portion of the Gross Revenue Insurance Program (GRIP) - to offer farmers a voluntary program of financial protection against crop loss due to natural hazards. - to provide insurance coverage for much of the cash costs of the seeded crop.	Crop insurance is available for most field crops and forage crops for uncontrollable natural hazards. Crop losses due to neglect or poor farming practices are not an insurable cause of loss. Coverage depends on the farm's soil productivity zone. For most crops it is 70% or 80% of the 15-year average yield for the soil type. Spring wheat coverage is based on 25-year average yields with productivity adjustments. A farmer's own yields are being considered using an Individual Productivity Index. Sugar beet and potato coverage is 80% of producer's own 10-year average yield. The premiums are shared by the farmer (50%) and by the governments of Canada (25%) and Manitoba (25%). Administration costs are funded 50% by the Manitoba Government and 50% by the federal government. Other options available are unseeded acreage insurance, seedling establishment option, hail spot loss and additional hail insurance.	All farm operators and landlords on a crop share are eligible for a contract. An applicant must be financially independent of all other insured farmers. Partnership contracts are issued to farmers who farm land together and who share production from the insured land. Application for all-risk insurance, the hail spot loss option or changes in insured crops must be made by April 30. August 31 is the deadline for insuring fall seeded crops, pedigreed alfalfa and timothy seed, cultivated forage for hay production, and selecting unseeded acreage insurance.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, MB R1N 3K1 (204) 239-3246
10. Revenue Insurance - revenue insurance portion of the Gross Revenue Insurance Plan (GRIP) - Revenue insurance provides crop producers with protection against declines of income caused by price and yield fluctuations which are beyond their control.	Revenue Insurance provides coverage above that provided by crop insurance to an established target revenue. The premiums are shared by the farmer (33 1/3%), provincial government (25%) and federal government (41 2/3%). Administration costs are funded 50% by the Manitoba government and 50% by the federal government.	All farm operators and landlords on a crop share growing eligible crops are eligible for a contract. An applicant must be financially independent of all other insured farmers. Farmers who haven't previously enrolled must apply by April 30.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, MB R1N 3K1 (204) 239-3246

Program	Type Of Assistance	Conditions	Contact
11. Net Income Stabilization Account (NISA) - NISA is a national program designed to provide producers of grains, oilseeds, special crops and edible horticulture crops with permanent, comprehensive, predictable, individually-targeted net income stability. The Farm Income Protection Act (1991) authorizes federal/provincial agreements to provide for voluntary producer participation in the NISA program.	Producers are helped with management and planning, by enabling monies to be set aside in good years for withdrawal in poorer years. Producer participants can contribute two per cent of their eligible net sales into their account and these contributions are matched by governments. The federal government and Manitoba share the cost of the matching contribution equally. Farmers can contribute up to an additional 20 per cent of eligible net sales to their account, these funds not matched by governments, to earn a bonus of three per cent interest over market rate. For the first year of NISA, both farmers and the province are receiving special benefits and assistance from the federal government to make their NISA contributions through the Farm Support and Adjustment Measures (FSAM) program. Producers do not have to make a contribution to qualify for a 1990 taxation year withdrawal of NISA benefits. In future years, NISA withdrawals from available deposit balances are accessed when the farm's gross margin falls below the previous five-year average or when net income falls below $10,000.	Producers reporting farm income for tax purposes or filing income tax for information, landowners who farm under a crop share rental agreement and individuals in a corporation, co-operative, or communal organization meeting eligibility criteria are able to participate in NISA.	NISA Administration 310 - 200 Graham Ave. Winnipeg, Manitoba R3C 4L5 1-800-665-NISA (Toll-Free)

Program	Type Of Assistance	Conditions	Contact
12. Farm Support and Adjustment Measures II Program (FSAM II) - Prairie Grains and Oilseed Component - to provide financial assistance to eligible applicants in Manitoba, Saskatchewan and Alberta where successive years of poor agricultural returns have resulted in financial hardship.	- Provides a per acre payment to producers in two instalments for 1990 eligible crop acres and eligible forages and summerfallow. - A first instalment of $5/acre is to be paid on 1990 eligible crop acres upon receipt of valid application. - A final instalment is made after April 1, 1992 for remaining balance for 1990 eligible crop acres (balance determined once all applications are received). - A single payment is made after April 1, 1992 for eligible forage and summerfallow acres at the rate of 25% of the total cereal crop rate/acre.	- Applicants must submit an application form to the FSAM II Program Administration by Feb. 12, 1992. - To be eligible, the applicant must be the owner-operator or tenant-operator who was responsible for the day-to-day operation of the farm and who: 1) held a 1990-91 CWB Permit Book as the "Actual Producer", or 2) if no CWB Permit Book is held, meets all other program criteria and no other CWB Permit Book holder is eligible for assistance in this program on those same acreages. - Eligible forage crops include cereals, oilseeds and miscellaneous crops planted for harvest in 1990 as grain. - Eligible acres include forages, pasture and annual crops seeded for forage uses. - A list of eligible and ineligible crops is available.	Farm Support and Adjustment Measures II Program 1901 Victoria Ave. Regina, Saskatchewan S4P 0R5 or call toll-free 1-800-267-6008
13. Farm Support and Adjustment Measures II Program (FSAM II) - Assistance for Horticulture Producers in Manitoba - to provide income assistance in response to financial hardship resulting from successive years of poor agricultural returns and developmental assistance aimed at improving long-term prospects for the horticultural sector.	- Provides a per acre payment to producers in two instalments for 1990 eligible crop acres (strawberries/raspberries, cooking onions, carrots, rutabagas, celery, beets and cucumbers). - A first instalment is to be made prior to March 31/92 upon receipt of a valid application. - A final instalment is to be made after Apr. 1/92 (balance determined once all applications are received). - Developmental assistance is being delivered through producer organizations. - The maximum payment per producer will be $150,000 and up to $450,000 for a corporation with 3 shareholders. - The maximum payment applies to all acreage of an applicant's eligible crops, not on a per crop basis.	Application Deadline - April 15, 1992 - Deadline to be included in the first instalment - Feb. 15/92 - To be eligible, the applicant must be the owner-operator or tenant-operator who was responsible for the day-to-day operation of the farm and who were engaged in the production of eligible horticulture crops in Manitoba in 1990.	Trevor Winters Agriculture Canada Agri-Food Development Branch FSAM II Box 383 Winnipeg, Manitoba R3C 2H6 (204) 983-3032

Program	Type Of Assistance	Conditions	Contact
III. Livestock			
A. Disease Compensation			
1. Tuberculosis/ Brucellosis Compensation Program - compensation and advisory assistance for animals that have to be destroyed because of these diseases.	Compensation is paid on the following basis: Grade Beef Cattle up to $1,000 Grade Dairy Cattle up to $1,200 Purebred Beef Cattle up to $1,500 Purebred Dairy Cattle up to $1,800 This compensation is made up of a combination of the salvage value of the carcass plus a government grant. If the salvage value of the carcass is more than the specific allocation, no additional government grant is made.	Available to farmers with livestock contacting tuberculosis or brucellosis. Disease must be confirmed by a meat inspector or federal veterinarian. Routine examinations are done at auction sales and packing plants.	Veterinarian Inspection Directorate Agriculture Canada 613 - 269 Main Street Winnipeg, Manitoba R3C 1B2 (204) 983-2203
2. Rabies Indemnity - compensation for animals that have to be destroyed because of rabies.	Federal-Provincial cost shared (40:60) indemnity up to a maximum of $1,000 for cattle, $500 for horses and $200 for swine, sheep or goats which die from rabies.	On livestock lost because of rabies infection provided the suspected case is reported early in the sickness, confirmed rabid by a federal veterinarian.	Veterinarian Inspection Directorate Agriculture Canada 613 - 269 Main Street Winnipeg, Manitoba R3C 1B2 (204) 983-2203
3. Swamp Fever of Horses (Equine Infectious Anemia) - compensation for horses that have to be destroyed because of swamp fever.	Maximum payment of $200 per head, plus salvage value of the animal.	Diagnosis of swamp fever is done by the use of Coggin's test and the result is confirmed by a federal veterinarian.	Veterinarian Inspection Directorate Agriculture Canada 613 - 269 Main Street Winnipeg, Manitoba R3C 1B2 (204) 983-2203
4. Newcastle Disease in Poultry - compensation for losses of poultry that die from Newcastle Disease.	Compensation for losses of birds and eggs is based on the market value as determined by an inspector.	Available to farmers whose poultry is infected with Newcastle Disease.	Veterinarian Inspection Directorate Agriculture Canada 613 - 269 Main Street Winnipeg, Manitoba R3C 1B2 (204) 983-2203
5. Anthrax Indemnification Program - compensation to reduce the losses of a farmer whose animals die from this disease.	The payment for cattle, sheep, swine and goats which die of this disease is the market value subject to limits of $500 for cattle, $350 for horses and $100 for sheep, swine and goats. As well, free vaccination is provided to treat the herd.	Farmers with confirmed cases of Anthrax in their herds. Confirmation must be done by a federal veterinarian.	Veterinarian Inspection Directorate Agriculture Canada 613 - 269 Main Street Winnipeg, Manitoba R3C 1B2 (204) 983-2203

Program	Type Of Assistance	Conditions	Contact
B. Honeybees			
1. Bear Fence Program - to protect bee yards from damage.	Grants of $100 for an electric bear fence up to a maximum of 10 grants per year ($1,000) per producer.	Available to beekeepers. Payable upon inspection and approval by conservation officer.	Local Conservation Officer Natural Resources 54 District Offices or Phone: Don Dixon Provincial Apiarist (204) 945-3861
2. Bear Damage to Bee Hive Equipment Compensation Program	Compensation of up to 85% for damaged equipment and colonies and lost honey. Maximum of $7,500 per claim.	Available to beekeepers. Payable upon inspection and approval by conservation officer. Available once per site. If recommended preventative measures are instituted, subsequent protection is provided.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, MB R1N 3K1 (204) 239-3246 or Phone Don Dixon Provincial Apiarist (204) 945-3861
3. Canada-Manitoba Honey Insurance Program - to offer beekeepers a voluntary program of insurance coverage against loss of honey production due to natural hazards.	Coverage is assigned by: 1) Individual basis when individual production records are available. 2) Provincial basis when no individual production records are available. 3) Combination of individual and provincial records when individual long term average yield can't be determined. Provincial average yield is yet to be determined for 1992. Individual basic coverage is 70% of an individual's long term average yield (up to 10 years). A beekeeper who is new to the program starts at 70% of the provincial 10-year average yield. Dollar coverage levels on a per lb. basis are yet to be determined for 1992. Premiums are shared by the farmer (50%) and the governments of Canada (25%) and Manitoba (25%). Administration costs are funded 50% by the Manitoba government and 50% by the federal government.	Producers must be registered with Manitoba Agriculture as required by the Bee Act. Producers must operate 50 or more colonies. Application for honey insurance or changing coverage levels must be completed by April 30. July 20 will be the final date for submitting a producing colonies report.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, MB R1N 3K1 (204) 239-3246

Program	Type Of Assistance	Conditions	Contact
4. National Tripartite Stabilization Program for Honey - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for honey.	The national support price is determined at the end of each crop year and is based on a percentage of the 7-year average market price adjusted for inflation. Payments are triggered when the national price falls below the support price. Under normal conditions, 1/3 of the total premium is paid by the producer, 1/3 by the provincial government and 1/3 by the federal government.	Individuals, partnerships, corporations and cooperatives are eligible provided that at least 50% of their beneficial ownership is held by Canadian citizens or permanent residents of Canada.	National Tripartite Stabilization Program 4 - 1910 Saskatchewan Ave. W. Portage la Prairie, MB R1N 0P1 (204) 239-3232
C. Beef			
1. National Tripartite Price Stabilization Program - for feeder calves, feeder cattle and slaughter cattle. - to provide stop-loss price support to cattle producers through a voluntary insurance program.	Participants may choose to insure the feeder cattle, slaughter cattle, combined feeder/slaughter cattle, and/or cow/calf segments of the farm operation. Support payments are based on national average support levels and market prices. The administration is paid by the federal and provincial governments over and above their premium contributions.	All cattle producers who are Canadian citizens or permanent residents of Canada are eligible to join. Partnerships, corporations and cooperatives are eligible provided at least 50% of their ownership is held by Canadian citizens or permanent residents. Premiums must be paid up front on all eligible cattle owned by an enrolled producer.	National Tripartite Stabilization Program 4 - 1910 Saskatchewan Ave. W. Portage la Prairie, MB R1N 0P1 (204) 239-3232
D. Swine			
1. National Tripartite Price Stabilization Scheme - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for market hogs based on a guaranteed margin.	The national support price is determined at the end of each quarter and is based on the cash cost plus a guaranteed margin as indicated by the model. Payments are triggered whenever the quarterly average price is below the support price. Premiums will be deducted by Manitoba Pork Est. from producer sales receipts. Under normal conditions, 1/3 of the total premium is paid by producers, 1/3 by the provincial government, and 1/3 by the federal government. The administration is paid by the federal and provincial governments over and above their premium contributions.	All hog producers who are Canadian citizens or permanent residents of Canada are eligible to join. Partnerships, corporations and cooperatives are eligible provided at least 50% of their ownership is held by Canadian citizens or permanent residents. Hogs must weight a minimum of 60 kg and must grade index 80 or over to qualify for stabilization payments. A producer must have owned the hogs at least 60 days before marketing.	Manitoba Hog Producers Marketing Board 750 Marion Street Winnipeg, Manitoba R3J 0K4 (204) 233-4991

Program	Type Of Assistance	Conditions	Contact
E. Other			
1. Livestock Feed Security Program - to provide insurance against inadequate livestock feed supplies caused by natural disasters.	Coverage is provided in dollars per animal for losses in hay production due to natural hazards. Payouts are triggered when forage yields, in a producer's designated area, are lower than 70% or 80% of the 10-year average. Producers pay 50% of the premium and the federal and provincial governments pay 25% each. All administration costs are funded 50% by the Manitoba government and 50% by the federal government. Dollar Coverage Levels - Cows, Bulls, PMU Horses & Bison: $60 min. - $220 max/animal Steers & Heifers: $60 min. - $120 max/animal Sheep & Goats: $20 min. - $60 max/animal.	All livestock producers who are overwintering eligible livestock will be able to obtain insurance for feed supplies. Producers pay a premium of 8% or 12% of selected coverage level: Cows - must have calved once or be a pregnant heifer to calve before Nov. 30 of coverage year Bulls - breeding age Nov. 30 of coverage year PMU Horses - stallions and pregnant mares Bison - all to be overwintered Steers & Heifers - over 400 lbs by Nov. 30. Sheep & Goats - all to be overwintered. January 31 is the final date for application and changes.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 3rd Floor 25 Tupper Street N. Portage la Prairie, MB R1N 3K1 (204) 239-3246
2. National Tripartite Price Stabilization Scheme for Lambs - a voluntary insurance plan designed to enable participating producers to improve their income stability by offering a support price for lambs.	The National support price is determined at the end of each quarter and is based on a percentage of the 10-year average market price adjusted for inflation. Payments are triggered when the national price falls below the support price. Under normal conditions, 1/3 of the total premium is paid by the producer, 1/3 by the provincial government and 1/3 by the federal government. There are two options in the plan: 1) ewe flock, and 2) home raised lamb.	Individuals, partnerships, corporations and cooperatives are eligible provided that at least 50% of their beneficial ownership is held by Canadian citizens or permanent residents of Canada.	National Tripartite Stabilization Program 4 - 1910 Saskatchewan Ave. W. Portage la Prairie, MB R1N 0P1 (204) 239-3232

Program	Type Of Assistance	Conditions	Contact
IV. Water Development			
1. P.F.R.A. Rural Water Development Program - to provide technical and financial assistance to bona fide farmers and ranchers for the development of on-farm water sources.	Financial assistance will be provided on the basis of 1/3 of eligible costs of specified unit prices (whichever is less) to the maximums stated below. Where water is transported by pipeline from a source remote (150 metres or more) from the farmstead, the intake works and pipeline are considered part of the project costs. Pumps and power equipment are not eligible items. As detailed below, unit prices will be applied for some items or work or material. Unit Price Maximums: Earthwork $0.29 per cubic metre ($0.22 per cubic yard) Materials 1/3 of the cost of approved materials. Unit prices are effective April 1, 1989. Consult local offices for details.	1) Must be a bona fide farmer or rancher, (recognized as such for income tax purposes) and the project must be located on a bona fide farm or ranch. Individuals whose major source of income is not farming, and who carry out "minor farming activities" with no reasonable expectation of profit, are **not eligible.** 2) Prior to any development being undertaken, application must be made to PFRA on appropriate application form, or by personally contacting one of the PFRA Soil & Water Conservation Service offices. Failure to comply with this requirement could result in prospective recipients being ineligible for a contribution. 3) Projects must be constructed according to established standards and specifications provided by PFRA and various provincial government agencies. 4) Projects requiring authorization by provincial Water Rights Branch must be approved **prior** to any contribution being recommended.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204) 726-7584 Dauphin, Manitoba (204) 638-6108 Morden, Manitoba (204) 822-4078
2. Individual Stockwatering Dams, Dugouts and Other Source Developments	Financial assistance will be provided on the basis of 1/3 of eligible costs or specified unit prices (whichever is less) to a maximum of $1,650 per stockwatering dam, dugout or other source development.	Dugouts will be at least 2,000 cubic metres in size to qualify for a financial contribution. The dugout must have a minimum depth of 4.0 metres for pasture use and 4.5 metres for dugouts used as a year-round supply (ie. farmstead supply). Eligible costs include earthwork, pipeline installation, rock, sand, gravel, concrete, culverts, water control gates, plastic pipe, or any other approved material used in construction of the project.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204) 726-7584 Dauphin, Manitoba (204) 638-6108 Morden, Manitoba (204) 822-4078

Program	Type Of Assistance	Conditions	Contact
3. Individual Farm Wells	Small Diameter Wells (normally rotary, cable-tool or jetted) One third of eligible costs or $23 per metre ($7 per foot) of cased depth (including length of screen) whichever is less. Large Diameter Wells (normally bored or excavated) One-third of eligible costs or $54 per metre ($16.46 per foot) of cribbed depth plus 1/3 of the cost of a large diameter screen, whichever is less.	The maximum contribution for any one well will be $1,650. Eligible costs include cribbing, casting, screens, development, pump testing, etc. but does not include pumps, power or any other equipment used to draw water from the well. Applicants must produce an invoice fully detailing the work along with a copy of the drillers log.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204) 726-7584 Dauphin, Manitoba (204) 638-6108 Morden, Manitoba (204) 822-4078
4. Individual and Neighbour Irrigation Projects	Financial assistance will be provided on the basis of 1/3 of eligible costs or specified unit prices (whichever is less) to a maximum of $2,200 per project. Eligible costs include earthwork, rock, sand, gravel, concrete, culverts, water control structures, aluminum or plastic pipe, sprinkler equipment, pumps, motors, or any other approved material or equipment. Where two or more farmers jointly develop an irrigation project, the total financial assistance per project will be based on unit prices or 1/3 of eligible costs, whichever is less, to a maximum of $2,200 per applicant.	Applicants for contributions are required to present invoices for materials or services, and if applicable, Well Driller's Log or report are to be included as eligible costs for purposes of calculating contributions.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204) 726-7584 Dauphin, Manitoba (204) 638-6108 Morden, Manitoba (204) 822-4078
5. Group Projects	Subject to the availability of funds and departmental approval, financial and technical assistance will be available to groups of bona fide farmers and ranchers (five or more) in Manitoba, for the development of water sources for domestic, livestock or irrigation uses. Contributions for approved projects will be based on 50% of eligible costs.	Available to bona fide farmers and ranchers for the development of group water sources. Technical assistance is provided at no charge to locate, investigate, survey, design and inspect water source development projects and irrigation projects. Eligible projects will include any type of source development and the conveyance works to the point to use, but will exclude land and treatment or distribution works. Shareable costs include all services, material and labour required for the development of water sources.	Apply to P.F.R.A. Soil and Water Conservation Services offices located in: Brandon, Manitoba (204) 726-7584 Dauphin, Manitoba (204) 638-6108 Morden, Manitoba (204) 822-4078

Program	Type Of Assistance	Conditions	Contact
6. Provincial Irrigation Assistance Program - to defray the costs associated with the planning and startup stages of an irrigation project.	A one-time grant of 30% of eligible costs to a maximum of $2,000. Eligible costs are irrigation related expenses, such as ground water investigation and equipment purchases. Applicants are required to present invoices for material or services. This grant may be overlapped with the corresponding PFRA program in any individual irrigation project.	Must be a bona fide farmer and: 1) There must be a minimum of 5 acres to be irrigated. 2) A soil investigation must be done by Manitoba Agriculture ($100 fee). 3) A Water Rights License is required. 4) Water quality must be suitable for irrigation.	Water Management Specialist Manitoba Agriculture Box 2000 Carman, Manitoba R0G 0J0 (204) 745-2040 (204) 745-2324
7. Farm Water Source Development - to assist individual farmers to develop a satisfactory off-farmstead water source to meet farming needs.	Financial Assistance is provided on approved design on the basis of 30% of eligible costs not shared by PFRA. Each farm is eligibl. for only one rebate.	1) The applicant must be a bona fide farmer. 2) Water source must be located outside the farmstead (500 ft. or more) and be adequate to meet farming needs. 3) Abnormal costs must be encountered. 4) Design approval is required prior to construction to ensure eligibility for financial assistance. 5) Applicant is required to construct project standards and procedures.	Farmers can apply for assistance through their local Agricultural Offices or contact the District Farmwater Source Technologist as follows 1) Wes Friesen 27 - 2nd Ave. S.W. Dauphin, Manitoba R7N 3E5 (204) 638-9111 2) Elwyn McFeetors Box 1059 2022 Currie Blvd. Brandon, Manitoba R7A 6A3 (204) 726-6078 3) Bob Toma 89 - 2nd St. S.W. Carman, Manitoba R0G 0J0 (204) 745-2005 4) Murcel Kluke 20 First Steet S. Beausejour, MB R0E 0C0 (204) 268-1411
8. Agricultural Area Water Pipeline - provides assistance to local government or legally incorporated groups of five or more individuals who have obtained permission from the local government to install pipelines for transporting water from a known supply into water short areas.	Financial assistance of 30% of eligible costs in excess of any P.F.R.A. contributions. Eligible costs include: - Pipeline material and installation. - Right-of-Way and easements. - Engineering fees. - Co-op Development will provide assistance in the setting up and development of Co-operatives.	If the local government is not involved, the group of individuals applying for assistance must become legally incorporated. Prior approval of plans must be obtained from Environmental Workplace Safety and Health. System must be designed by a qualified Professional Engineer. All Right-of-Ways and easements must be in accordance with established standards and procedures.	A letter of request should be sent with a resolution requesting technical and financial assistance from both P.F.R.A. and M.W.S.B. to: The Manitoba Water Services Board Box 1059 2022 Currie Blvd. Brandon, Manitoba R7A 6A3 (204) 726-6076 P.F.R.A. Box 275 Brandon, Manitoba R7A 5Z2 (204) 726-7584

Program	Type Of Assistance	Conditions	Contact
V. Other			
1. Child Related Income Support Program (CRISP) - to provide financial assistance to low income families to assist them with the cost of raising children.	The maximum benefit that can be received is $30 per month or $360 per year for each eligible child. Benefits begin from the month in which the completed application is received. New benefit years begin July 1 and an application is required for each benefit year.	Eligibility criteria are based on family income, level of net assets and the number of children. Family assets excluding the principal residence, furnishing and family vehicle must have a net value of less than $200,000. The amount of CRISP benefit depends upon the previous calendar year's total family income. Calculations for income eligibility do not include CCA or the value of livestock as expenses. Other criteria - must live in Manitoba and have a valid Manitoba Health Services card which includes dependants in your care. You must be supporting a child or children under 18 years of age for whom you are receiving Family Allowance payment.	For information re: income eligibility levels, program information and applications call toll free: 1-800-282-8073 or write to Income Supplement Programs Box 3000 Killarney, Manitoba R0K 1G0
2. 55 Plus - A Manitoba Income Supplement - is an income supplement to low income Manitobans who are 55 years of age and over.	Single person - Maximum benefits of $111.60 are paid quarterly if income is $8,930.40 per annum or less. Partial benefits are calculated for those with income between $8,930.41 and $9,722.40. Married person - Maximum benefits of $119.90 paid quarterly if family income is $14,479.20 per annum or less. Partial benefits are calculated for those with a family income between $14,479.21 and $16,207.20. Benefits begin from the quarter in which the application is received. New benefit years being April 1 and a new application is required for each benefit year if you are not receiving federal Old Age Security benefits.	Must be 55 years of age or older. Must reside in Manitoba and have a valid Manitoba Health Services Registration Number. If you are married and your spouse is either under 55 or over 65 you may still be eligible for benefits. Income is based on previous calendar year's income. If you are receiving Old Age Security Program benefits, your eligibility for the Provincial 55 Plus benefits is automatically determined.	For information re: income eligibility levels, program information and applications call toll free: 1-800-282-8073 or write to: Income Supplement Programs Box 5000 Carberry, Manitoba R0K 0H0

Program	Type Of Assistance	Conditions	Contact
3. Canadian Rural Transition Program - provides assistance to farm families who have decided to or who have been forced to cease farming because of financial difficulties.	1) Transition grant - $2,000 per family plus an allowance for dependents for first month following approval to cover cost of living and shelter. 2) Supplementary transitional assistance may be paid up to an additional 22 consecutive weeks subsequent to the initial 4-week period covered by the transition grant. 3) Training assistance for job related training. 4) Relocation assistance to obtain a job. 5) Self-employment grant of $230/week for up to a maximum of 52 weeks to start a new non-farm business. 6) Career, job and personal counselling is available. 7) Partial wage reimbursement for up to a 40-hour week for a period of 26 weeks with possible extension to 52 weeks for employers hiring approved farm family members.	Must have operated a commercial farm business. Have left (since Jan. 1, 1985) or will be leaving farming for financial reasons with no permanent full-time employment. Must be seeking employment and not receiving unemployment insurance benefits.	Applications are available and may be submitted at: - FCC offices - Agriculture Canada's Development office in Winnipeg - Agricultural Employment Services offices - Local Canada Employment Centres - Westarc - Manitoba Agriculture offices The mailing address and telephone numbers are available by calling toll free: 1-800-282-8060
4. Federal Excise Tax Refund on Gasoline	Excise tax on 1.5¢/litre is refundable. The Federal Excise Gasoline Tax Refund Program for farmers was cancelled as of December 31, 1990.	Available to farmers using gasoline in their farming operation. Applicants who have not filed to December 31, 1990, have 2 years from the date the gasoline was purchased to file a claim for refund.	Excise Branch Revenue Canada Box 1022 410 - 391 York Avenue Winnipeg, Manitoba R3C 2W2 (204) 983-4016
5. Federal Fuel Tax Rebate	A rebate of 3.5¢/litre on gasoline or diesel fuel purchased for off-highway use in commercial activities between December 1, 1984 and December 31, 1990. The rebate is in addition to the 1.5¢/litre excise tax refund for gasoline. The Federal Fuel Tax Rebate Program for farmers was cancelled as of December 31, 1990.	Available to individual producers using fuel for farming operations. Applicants who have not filed to December 31, 1990, have 2 years from the date the gasoline was purchased to file a claim for rebate.	Excise Branch Revenue Canada Box 1022 410 - 391 York Avenue Winnipeg, Manitoba R3C 2W2 (204) 983-4016
6. The Manitoba Retail Sales Tax Act - to provide farmers with production inputs without payment of sales tax.	Entitlement to purchase machinery apparatus and parts, for use directly in the manufacture or production of goods without payment of sales tax.	Farmers who are producers of unconditionally exempt products. The Farm-Use Certificate, where applicable, is required to be obtained by the seller at the time of sale and should be in the following form: "I hereby certify that the goods shown on this invoice will be used exclusively for farming". Date _____ Signature _____	Retail Sales Tax Br. 115 - 401 York Avenue Winnipeg, Manitoba R3C 0P8 (204) 945-6444 Toll-Free Number: 1-800-782-0318 Circulars on the applicability of the Act to farmers are available at the above office.

Program	Type Of Assistance	Conditions	Contact
7. Western Grain Stabilization Act - to provide improved income stability for grain farmers in Western Canada by assuring a minimum aggregate per tonne net cash flow level from eligible grain sales. - Enacted - 1976 - Repealed - 1991	Stabilizing cash income to ensure that net cash flow from grains in year under review does not fall below average from previous 5-year period. The individual payout benefit is based upon a comparison of a participant's 3-year total of levy contributions paid by all participants in the last 3 years extended by total W.G.S.A. payment. A producer that contributed the maximum yearly levy since the onset of the program on Jan. 1, 1976 to July 31, 1991 would have received $86,447 in benefits while contributing levies of $18,525 or 4.66 to 1 return.	Farmer who is actual C.W.B. permit book holder. A farming couple or partnership with more than $60,000 in eligible crop sales may, under statutory declaration, apply for multiple participation in the program. Amendments passed to program: 1) Special crops added for coverage. 2) Levy rate adjusted to increase program funding. 3) Allow producers to enter or rejoin at a more favourable level of benefits.	Western Grain Stabilization Administration 310 - 200 Graham Ave. Winnipeg, Manitoba R3C 4L5 (204) 983-3384
8. Tax Deferral for Drought-Induced Sales of Breeding Livestock Herds - to allow farmers who are forced to sell their breeding herds due to drought conditions to defer a portion of the proceeds of sale of these animals to the following year.	The amount of proceeds deferred depends upon the percent reduction in the breeding herd as follows: Herd Reduction — Percent Deferred under 15% — 0% 15 - 29.9% — 30% over 30% — 90% To calculate the total tax deferral, determine the deferral for each portion of the herd reduction and add them together.	The tax deferral applies to sales of breeding animals in a tax year in regions designated as suffering from drought conditions in that year. Breeding animals include PMU horses, cattle, bison, goats and sheep over 12 months of age. For cattle, the number of heifers in the herd cannot exceed 50% of the cows in the herd.	Revenue Canada Taxation 391 York Avenue Winnipeg, Manitoba R3C 0P5 or (204) 983-6350

Program	Type Of Assistance	Conditions	Contact
9. Rural Development: Grants to Conservation Districts - to assist local people in developing an delivering rural conservation programs, primarily on a watershed basis. - to provide financial assistance for: • soil and water management • wildlife and fisheries management, and • recreation and public education and other resource management programs. - 6 Districts in Agro-Manitoba • Turtle River Watershed Conservation District (TRWCD) • Alonsa Conservation District (ACD) • Whitemud Watershed Conservation District (WWCD) • Turtle Mountain Conservation District (TMCD) • Cooks Creek Conservation District (CCCD) • Pembina Valley Conservation District (PVCD)	Financial incentives are available for a wide range of programs including: - forage seed purchase, - runway stabilization, - shelterbelt planting, - block tree planting, - water storage, - crop residue management, - salinity management, - wildlife habitat maintenance and enhancement, - drainage maintenance and enhancement. Local districts should be consulted directly for incentive details.	Must be a landowner within a conservation district. Specific eligibility criteria vary according to program and districts.	Mike Boychuk, TRWCD Box 449 Ste. Rose du Lac, MB R0L 1A0 (204) 447-2139 Harry Harris, ACD Box 33 Alonsa, Manitoba R0H 0A0 (204) 767-2101 Wayne Hildebrand, WWCD Box 130 Neepawa, Manitoba R0J 1H0 (204) 476-5019 Garry Davis, TMCD Box 508 Deloraine, Manitoba R0M 0M0 (204) 747-2530 Bernie Lussier, CCCD 530 Main Street Oakbank, Manitoba R0E 1J0 (204) 444-3652 Thor Thorleifson, PVCD Box 649 261 Main Street Manitou, Manitoba R0G 1G0 (204) 242-3267 For general information, contact: Lyle Duguay Rural Development 404 - 800 Portage Ave. Winnipeg, Manitoba R3G 0N5 (204) 945-7496

Program	Type Of Assistance	Conditions	Contact
10. Permanent Cover Program - one component of the Farm Support and Adjustment Measures I Program (FSAM I). - to reduce or eliminate long term soil degradation of sensitive lands which have been used for annual cropping by converting these lands to permanent cover by planting perennial forages or trees and shrubs.	Assistance for the establishment of permanent cover and to enter into a Land Use Contract to maintain the land in permanent cover. Payments are made in two parts: a) Initial payment - Permanent cover establishment assistance - $20/acre paid after Forage Emergence Statement and signed Land Use Contract received. b) Second payment - Land Use Contract assistance - a one time payment of $20/acre for a 10-year or $50/acre for a 21-year Land Use Contract made after certain conditions have been met.	Only registered landowners indicated on "Certificate of Title" may apply. Only lands which had been in annual crops or summerfallow since Aug. 1/89 and which have severe limitations for annual crop growth and are subject to degradation (CLI class 4, 5, or 6) are eligible for assistance. Producers should apply well in advance of spring or fall seeding opportunities. Prior written approval must be obtained by the applicant before seeding commences.	PFRA Soil Conservation Offices at: Box 1047 Morden, Manitoba R0G 1J0 (204) 822-6783 20 - First Street, S. Box 50 Beausejour, Manitoba R0E 0C0 (204) 268-1411 Box 275 18th St. & Grand Valley Road Brandon, Manitoba R7B 0S2 (204) 726-7584 100 Federal Bldg. Dauphin, Manitoba R7N 1C5 (204) 638-6108
11. Adopt-A-Pothole - A project of the North American Wildlife Foundation - to secure small wetlands on or near cultivated land that are vulnerable to drainage. - to pursue land use changes which will foster long term viability for both agriculture and waterfowl.	Annual lease payment based on $30/acre for cultivated land seeded to dense nesting cover and $7/acre for native cover. Secure or develop 3 acres of nesting cover for each acre of water. Contract with the farmer for a minimum of 5 years. Provide the farmer with forage seed to plant dense nesting cover.	Farm landowners may apply only for potholes in danger of being drained or affected by agriculture. Participating farmers will agree to permit predator management and other techniques which enhance duck use of the pothole and nesting success.	NAWF/Adopt-A-Pothole 37 - 11th Street Brandon, Manitoba R7A 4J2 or (204) 726-9555

Program	Type Of Assistance	Conditions	Contact
12. Manitoba Prairie CARE (Conservation of Agriculture, Resources and Environment) - one program of the North American Management Plan, a continent-wide conservation initiative designed to restore declining waterfowl populations by promoting land use that conserves soil, water and wildlife. The focus area of Manitoba Prairie CARE is southwestern Manitoba.	1) Delayed Hay Cutting - annual payment of $7/acre to compensate farmers for delaying hay cutting on some of their tame hay areas. 2) Direct Seeding - up to $5,000 per direct seeding unit in a 3-year agreement to assist Farming for Tomorrow or other recognized local conservation groups in leasing equipment. 3) Forage Establishment Assistance - seed vouchers for a forage mixture suited to their site and selected use. - if the forage stand is satisfactory any balance remaining between the value of forage seed and $20/acre will be paid to the landowner. - if not a satisfactory forage stand, a voucher for the additional forage seed required is issued. 4) Habitat Land Lease - annual lease payments based on assessed land value and type and quality of perennial cover. They will be paid on upland acres only, not water acres. 5) Habitat Land Purchase - purchase of high priority lands at a purchase price based on independent appraisal for nesting cover and wildlife habitat. 6) Planned Grazing Systems - under a 10-year agreement provide a livestock producer with materials for the grazing system's interior fences. - assistance to establish tame forages may be provided if site is ineligible for Permanent Cover Program and Conservation Cover Program and to develop alternative water sources. 7) Reduced Tillage Fallow - provide herbicides and assistance up to $10/acre value to offset program costs on a maximum of 160 acres per landowner. 8) Stubble Mulch Fallow - up to $5,000 per year in a two-year agreement to assist Farming for Tomorrow or other recognized local conservation groups in leasing a wide-blade cultivator.	Individual programs have specific guidelines and eligibility requirements. Contact the NAWMP field offices for details.	Killarney NAWMP Office 405 Broadway Ave. P.O. Box 1240 Killarney, Manitoba R0K 1G0 (204) 523-7567 Minnedosa NAWMP Office 214 Main Street P.O. Box 1022 Minnedosa, Manitoba R0J 1E0 (204) 867-5228 Shoal Lake NAWMP Office P.O. Box 28 Shoal Lake, Manitoba R0J 1Z0 (204) 759-2804 Virden NAWMP Office 227 Wellington Ave. P.O. Box 1539 Virden, Manitoba R0M 2C0 (204) 748-3604

Program	Type Of Assistance	Conditions	Contact
13. Farming for Tomorrow - On-Farm Program - a four-year, $10.8 million component of the joint Canada-Manitoba Soil Conservation Agreement. - four main objectives: 1) to promote soil management practises which reduce wind and water erosion, salinization, and organic matter depletion; 2) to increase producers' knowledge of soil conservation practises and the quality of their soil resources; 3) to reduce the off-farm environmental impacts and costs of soil degradation; and 4) to promote cooperation among interested soil conservation, waterfowl, wildlife and environmental agencies and other groups in an effort to enhance Manitoba's rural environment.	Farmers receive assistance of all types through Local Organizations set up to assist and promote soil and water management. - Technical services to local organizations for diagnosing and treating soil problems. - Federal or provincially-owned conservation equipment will be available for use by eligible organizations and individual producers. - Financial assistance is available to local organizations to help farmers cover some of the increased costs and potential risks involved in introducing new soil conservation practises on a field scale. - Local organizations are also eligible for assistance to rent or purchase specialized equipment. - Local organizations may apply for assistance to offset certain staffing and administration costs associated with delivering the program and presenting soil conservation education and awareness activities.	- There are presently 44 Farming for Tomorrow local organizations covering all agricultural areas of Manitoba. - Funding to local organizations will be based on the soil conservation project proposals they develop for their areas. These proposals must be approved by the Regional Delivery Team before any on-farm activities may begin. - Bona fide farmers, farm partnerships and farm corporations may apply under the Farming for Tomorrow program for assistance, through their local organization, to implement soil conservation practises and develop wildlife habitat. - Applicants must submit a soil conservation plan outlining the measures they wish to undertake to reduce soil degradation. Priority will be given to projects which involve a conservation practise new to the producer. Projects must be located on farms or ranches owned or controlled by the applicant.	Your nearest Local Organization, Manitoba Agriculture Agricultural Representative or Agriculture Canada PFRA Area Conservationist or Peter Entz Manitoba Agriculture Box 2000 Carman, Manitoba R0G 0J0 (204) 745-2040 (204) 745-2324
14. Rangeland Management - to assist Crown Lands lessees develop acceptable management systems that sustain or enhance land productivity in the long term.	Assistance to develop land based management plans. Financial incentives in a cost sharing of 25% of the cost of the practises to a maximum of $1,000 per applicant for activities such as: i) encouraging the use of season-specific forages, which will extend the grazing season; ii) renovation and fertilization; iii) developing rotational and complementary grazing systems; and iv) controlling encroachment of undesirable native species.	Eligible clients will hold an Agricultural Crown Lands forage lease and be prepared to enter into an agreement of understanding to follow a land-based management plan developed in cooperation with Manitoba Agriculture.	District Land Representatives or John Neabel 36 Centre Avenue West Minnedosa, Manitoba R0J 1E0 (204) 867-3419

Program	Type Of Assistance	Conditions	Contact
15. Manitoba Habitat Heritage - Through Manitoba Habitat Heritage Corporation and Manitoba Natural Resources, the specific objectives are to: i) provide permanent protection of critical wildlife habitats through acquisition of lands; ii) provide financial incentives to landowners to maintain valuable existing wildlife habitat on private lands iii) promote/fund projects designed to improve wildlife values of existing public lands; and iv) provide financial assistance to individuals and organizations desiring to enhance wildlife values of private/public lands.	Landowners enter into 5-year Habitat Protection Agreements to maintain wildlife habitat in its present state. Financial incentives are based on acreage and assessed value of land containing valuable wildlife habitat. Payment rates are limited to $1,000/landowner/year and $8/acre/year for lands involved in the Agreement.	Priority is given to lands situated south of P.T.H. #16 and west of the Red River. Eligible lands could contain various wildlife habitat types. Priority to leasing is given to lands that are vulnerable to development for agricultural use.	Peter Hildebrand 1495 St. James St. Winnipeg, Manitoba R3H 0W9 (204) 945-7760 Larry Bidlake 1129 Queens Avenue Brandon, Manitoba R7A 1L9 (204) 726-6448 Dwain Davies 27 Second Avenue SW Dauphin, Manitoba R7N 3E5 (204) 638-9111
16. Critical Wildlife Habitat - Three sub-programs: i) Acquisition - Acquire critical remaining habitats on a voluntary basis; ii) Habitat Protection Agreements - Maintain critical wildlife habitats on private lands. Promote private land stewardship of important wildlife habitat; and iii) Habitat Development - Implement habitat enhancement projects on protected lands.	Program allows for up-front payment of leases.	Lands with critical/important wildlife habitat, as determined by program managers.	Peter Hildebrand 1495 St. James St. Winnipeg, Manitoba R3H 0W9 (204) 945-7760 Larry Bidlake 1129 Queens Avenue Brandon, Manitoba R7A 1L9 (204) 726-6448 Dwain Davies 27 Second Avenue SW Dauphin, Manitoba R7N 3E5 (204) 638-9111

Program	Type Of Assistance	Conditions	Contact
17. Small Business Financing Program - to permit qualifying small businesses to borrow money at interest rates below normal market rates by treating interest payments to the lender as dividends qualifying for the intercorporate dividend deduction or dividend tax credit.	Similar to the previous Small Business Development Bonds and Small Business Bonds, the borrower would issue a small business financing instrument (bond) for a term of between one and five years with a principal amount from $10,000 to $500,000. The bonds may be issued between Feb. 26 and Dec. 31, 1992.	Restricted to small business corporations, individuals and partnerships that: - by reason of financial difficulty, are in or are expected to be in default, on an arm's length debt. - issue the bond as part of a court-approved proposal or arrangement with creditors pursuant to the Bankruptcy Act; or - issue the bond when all or substantially all the borrower's assets are under the control of a receiver, receiver-manager, sequestrator or trustee in bankruptcy.	Revenue Canada Taxation 391 York Avenue Winnipeg, Manitoba R3C 0P5 or (204) 983-6350